Fill in this information to identify your case and this filing:

Debtor 1	**Zulema**	**Leyva**	**Espinoza**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known) **17-31413-H4-13**

☑ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☐ No. Go to Part 2.
☑ Yes. Where is the property?

1.1.

9742 Carina Forest Court
Street address, if available, or other description

Humble | **TX** | **77396-4385**
City | State | ZIP Code

Harris
County

9742 Carina Forest Court, Humble, TX 77396-4385
Lot 21, Block 2, Fall Creek, Section 35, Harris County, Texas

What is the property?
Check all that apply.

☑ Single-family home
☐ Duplex or multi-unit building
☐ Condominium or cooperative
☐ Manufactured or mobile home
☑ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property?
Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	**Current value of the portion you own?**
$308,455.00	**$308,455.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple Absolute

☑ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number: **Lot 21, Blk 2, Sec 3**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

1.2.

5035 Sandydale Lane
Street address, if available, or other description

Houston **TX** **77039**
City State ZIP Code

Harris
County

5035 Sandydale Lane, Houston, TX 77039
Lot 221, Block 10, Fairgreen, Section 2, Harris County, Texas.

What is the property?
Check all that apply.

- ☑ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☑ Land
- ☑ Investment property
- ☐ Timeshare
- ☑ Other **Rental Property**

Who has an interest in the property?
Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$96,817.00	**$96,817.00**

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee Simple Absolute

☑ **Check if this is community property** (see instructions)

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here...** ➔ **$405,272.00**

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No
- ☑ Yes

3.1.
Make: **Cadillac**
Model: **Escalade**
Year: **2012**
Approximate mileage: **75,000**
Other information:
2012 Cadillac Escalade (approx. 75000 miles)

Who has an interest in the property?
Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$34,225.00	**$34,225.00**

3.2.
Make: **Chevrolet**
Model: **Silverado 2500 HD**
Year: **2013**
Approximate mileage: **90,000**
Other information:
2013 Chevrolet Silverado 2500 HD (approx. 90000 miles)

Who has an interest in the property?
Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$23,162.50	**$23,162.50**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

3.3.
Make: **Ford**
Model: **F350**
Year: **2012**
Approximate mileage: **160,000**
Other information:
2012 Ford F350 (approx. 160000 miles)

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property.*

Current value of the entire property?	Current value of the portion you own?
$29,450.00	$29,450.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☑ No
- ☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.. ➔ **$86,837.50**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings
Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
- ☑ Yes. Describe..... **Stove$200, Microwave$175, Refrigerator/Freezer$475, Dishwasher$175, Misc. Small Kitchen Appliances $300, Trash Compactor $100, Washing Machine$495, Dryer$395, Vacuum Cleaner $90, Iron/Ironing Board $45, , Misc. Table/Service/Cooking Ware$500, Kitchen Table/Chairs $450, 3 Bedroom Furniture Set $3300, Misc. Book/CookBooks $575, MIsc. Linens/Bedding/Towels $125, Living Room/Den Furniture$2400, and Dining Room Furniture$975, Misc. Hygiene/Personal Products/Small Appliances 175.** **$10,950.00**

7. Electronics
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
- ☑ Yes. Describe..... **6 TVs$2500, 1-VCR$50, 5 PCs$2975, Misc. PC Components $900, , 5 Monitors $450, 4 Laptops $1000, 6 Tablets $900, 6 Ipads $900, 3 Printers $900, 6 Cell Phones $1200, Home Theater Electronic Components $2750, 3 Speakers $400, 6 Security Cameras $300, 5 Cameras $900, 3 Camcorders $900, 1-DVD$90.** **$17,115.00**

8. Collectibles of value
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☐ No
- ☑ Yes. Describe..... **Miscellaneous Wall Hangings/Curios/Collectibles/Photos/Figurines.** **$500.00**

9. Equipment for sports and hobbies
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☐ No
- ☑ Yes. Describe..... **Bikes $400, Misc. Exercise Equipment $400, Treadmill $400.** **$1,200.00**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

10. Firearms
Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☐ No
☑ Yes. Describe..... **See continuation page(s).** **$4,250.00**

11. Clothes
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
☑ Yes. Describe..... **Misc. Clothing/Footwear/Assessories.** **$3,000.00**

12. Jewelry
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
☑ Yes. Describe..... **Wedding Rings $5000, Engagement Rign $2000, Watches $7000, Chains $3000, Necklances $2000, Pearls $1000, Earrings $4000, and Rings $7000.00** **$33,000.00**

13. Non-farm animals
Examples: Dogs, cats, birds, horses

☐ No
☑ Yes. Describe..... **2 Dogs/Household Pet.** **$500.00**

14. Any other personal and household items you did not already list, including any health aids you did not list

☐ No
☑ Yes. Give specific information............ **Misc. Yard Tools/Mower $600, Misc. Power/Hand Tools $875, Laddr $200, Paint Spayer 400, Portable Generator $1000, Ladder $200.** **$3,275.00**

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.......... ➔ **$73,790.00**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☑ No
☐ Yes.......................... Cash: ....

17. Deposits of money
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No
☑ Yes.......................... Institution name:

		Institution name	Value
17.1.	Checking account:	**Texas Bay Checking account 0757.**	**$330.38**
17.2.	Savings account:	**Texas Bay savings account 0749.**	**$20.57**
17.3.	Other financial account:	**Cardholder Services - Other financial account/check card account 5961.**	**$187.86**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

18. Bonds, mutual funds, or publicly traded stocks
Examples: Bond funds, investment accounts with brokerage firms, money market accounts

☑ No
☐ Yes.......................... Institution or issuer name:

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

☑ No
☐ Yes. Give specific information about them......................... Name of entity: % of ownership:

20. Government and corporate bonds and other negotiable and non-negotiable instruments
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

☑ No
☐ Yes. Give specific information about them......................... Issuer name:

21. Retirement or pension accounts
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

☑ No
☐ Yes. List each account separately. Type of account: Institution name:

22. Security deposits and prepayments
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☑ No
☐ Yes.......................... Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)
☑ No
☐ Yes.......................... Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☑ No
☐ Yes.......................... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☑ No
☐ Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☑ No
☐ Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No
☑ Yes. Give specific information about them **Debtor Insurance Sales License (Value Based on Intial State Fee].** **$500.00**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☑ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....................

Federal: ____
State: ____
Local: ____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☑ No
☐ Yes. Give specific information

Alimony: ____
Maintenance: ____
Support: ____
Divorce settlement: ____
Property settlement: ____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☑ No
☐ Yes. Give specific information

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No
☑ Yes. Name the insurance company of each policy and list its value...............

Company name:	Beneficiary:	Surrender or refund value:
Farmers New World Life Insurance Company - Whole Life Plan-Death Benefit $150000.	**Zulema Espinoza**	**$8,892.39**
Four Transamerica Term Life Insurance Policy with Zero Cash Equity Value $1,583,045.00.	**Surviving Heirs**	**$0.00**
Transamerica Life Insurance - Long Term Care $1,000,000 and Accelerated Death Benefit $500,000.	**Zulema Espinoza**	**$0.00**
Transamerica Term Life Insurance $1,000,000.	**Zumema Espinoza**	**$0.00**

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

☑ No
☐ Yes. Give specific information

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☑ No
☐ Yes. Describe each claim........

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☑ No
☐ Yes. Describe each claim........

35. Any financial assets you did not already list

☑ No
☐ Yes. Give specific information

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.. ➔ **$9,931.20**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☑ No. Go to Part 6.
☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☑ No
☐ Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☑ No
☐ Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☑ No
☐ Yes. Describe..

41. Inventory

☑ No
☐ Yes. Describe..

42. Interests in partnerships or joint ventures

☑ No
☐ Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

☑ No
☐ Yes. **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?
  ☐ No
  ☐ Yes. Describe.....

44. Any business-related property you did not already list

☑ No
☐ Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.. ➔ **$0.00**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☑ No. Go to Part 7.
- ☐ Yes. Go to line 47.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals
Examples: Livestock, poultry, farm-raised fish

- ☑ No
- ☐ Yes....

48. Crops--either growing or harvested

- ☑ No
- ☐ Yes. Give specific information...............

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☑ No
- ☐ Yes....

50. Farm and fishing supplies, chemicals, and feed

- ☑ No
- ☐ Yes....

51. Any farm- and commercial fishing-related property you did not already list

- ☑ No
- ☐ Yes. Give specific information...............

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.. ➔ **$0.00**

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?
Examples: Season tickets, country club membership

- ☐ No
- ☑ Yes. Give specific information.

Provisions/Foodstuffs for family consuption.	**$630.00**
Bibles $100.	**$100.00**
Garden Tractor/Mower $400.	**$400.00**
Patio Table/Chairs $400, BBQ Pit $200.	**$600.00**
Month to Month Residential Leasehold in 5035 Sandydale Lane, Houston, TX 77039 (Mortgage Payment $2750.00 vs Rent Owed/Collected $1400.00.	**$0.00**

54. Add the dollar value of all of your entries from Part 7. Write that number here.. ➔ **$1,730.00**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2		→	**$405,272.00**
56. Part 2: Total vehicles, line 5	**$86,837.50**		
57. Part 3: Total personal and household items, line 15	**$73,790.00**		
58. Part 4: Total financial assets, line 36	**$9,931.20**		
59. Part 5: Total business-related property, line 45	**$0.00**		
60. Part 6: Total farm- and fishing-related property, line 52	**$0.00**		
61. Part 7: Total other property not listed, line 54	+ **$1,730.00**		
62. Total personal property. Add lines 56 through 61	**$172,288.70**	Copy personal property total →	+ **$172,288.70**
63. Total of all property on Schedule A/B. Add line 55 + line 62			**$577,560.70**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

10. Firearms (details):

2 Pistols $1450.	**$1,450.00**
1 Rifle $1000.	**$1,000.00**
1 Shotgun.	**$750.00**
Misc. Ammunition/Firearm Assessories.	**$500.00**
4 Pistols $550.	**$550.00**

Fill in this information to identify your case:

Debtor 1: **Zulema** (First Name) **Leyva** (Middle Name) **Espinoza** (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known): **17-31413-H4-13**

☑ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- ☑ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption*	**Specific laws that allow exemption**
Brief description: **9742 Carina Forest Court, Humble, TX 77396-4385** **Lot 21, Block 2, Fall Creek, Section 35, Harris County, Texas** **Parcel: Lot 21, Blk 2, Sec 3** Line from *Schedule A/B:* **1.1**	**$308,455.00**	☑ **$96,006.12** ☐ 100% of fair market value, up to any applicable statutory limit	**Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002**
Brief description: **2012 Cadillac Escalade (approx. 75000 miles)** Line from *Schedule A/B:* **3.1**	**$34,225.00**	☑ **$34,225.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)**

3. Are you claiming a homestead exemption of more than $160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☑ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
  - ☐ No
  - ☐ Yes

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption*	Specific laws that allow exemption
Brief description: **2013 Chevrolet Silverado 2500 HD (approx. 90000 miles)** Line from *Schedule A/B*: **3.2**	**$23,162.50**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)**
Brief description: **2012 Ford F350 (approx. 160000 miles)** Line from *Schedule A/B*: **3.3**	**$29,450.00**	☑ **$10,694.46** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)**
Brief description: **Stove$200, Microwave$175, Refrigerator/Freezer$475, Dishwasher $175, Misc. Small Kitchen Appliances $300, Trash Compactor $100, Washing Machine$495, Dryer$395, Vacuum Cleaner $90, Iron/Ironing Board $45, , Misc. Table/Service/Cooking Ware$500, Kitchen Table/Chairs $450, 3 Bedroom Furniture Set $3300, Misc. Book/CookBooks $575, MIsc. Linens/Bedding/Towels $125, Living Room/Den Furniture$2400, and Dining Room Furniture$975, Misc. Hygiene/Personal Products/Small Appliances 175.** Line from *Schedule A/B*: **6**	**$10,950.00**	☑ **$10,950.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
Brief description: **6 TVs$2500, 1-VCR$50, 5 PCs$2975, Misc. PC Components $900, , 5 Monitors $450, 4 Laptops $1000, 6 Tablets $900, 6 Ipads $900, 3 Printers $900, 6 Cell Phones $1200, Home Theater Electronic Components $2750, 3 Speakers $400, 6 Security Cameras $300, 5 Cameras $900, 3 Camcorders $900, 1-DVD$90.** Line from *Schedule A/B*: **7**	**$17,115.00**	☑ **$15,500.54** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
Brief description: **Miscellaneous Wall Hangings/Curios/Collectibles/Photos/Figurines.** Line from *Schedule A/B*: **8**	**$500.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
Brief description: **Bikes $400, Misc. Exercise Equipment $400, Treadmill $400.** Line from *Schedule A/B*: **9**	**$1,200.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(8)**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption*	Specific laws that allow exemption
Brief description: **2 Pistols $1450.** Line from *Schedule A/B*: 10	$1,450.00	☑ $0.00 ☐ 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(7)
Brief description: **Misc. Clothing/Footwear/Assessories.** Line from *Schedule A/B*: 11	$3,000.00	☑ $3,000.00 ☐ 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)
Brief description: **Wedding Rings $5000, Engagement Rign $2000, Watches $7000, Chains $3000, Necklances $2000, Pearls $1000, Earrings $4000, and Rings $7000.00 (1st exemption claimed for this asset)** Line from *Schedule A/B*: 12	$33,000.00	☑ $25,000.00 ☐ 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)
Brief description: **Wedding Rings $5000, Engagement Rign $2000, Watches $7000, Chains $3000, Necklances $2000, Pearls $1000, Earrings $4000, and Rings $7000.00 (2nd exemption claimed for this asset)** Line from *Schedule A/B*: 12	$33,000.00	☑ $8,000.00 ☐ 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-.002
Brief description: **2 Dogs/Household Pet.** Line from *Schedule A/B*: 13	$500.00	☑ $0.00 ☐ 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)
Brief description: **Misc. Yard Tools/Mower $600, Misc. Power/Hand Tools $875, Laddr $200, Paint Spayer 400, Portable Generator $1000, Ladder $200.** Line from *Schedule A/B*: 14	$3,275.00	☑ $0.00 ☐ 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Brief description: **Debtor Insurance Sales License (Value Based on Intial State Fee].** Line from *Schedule A/B*: 27	$500.00	☑ $0.00 ☐ 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(4)
Brief description: **Farmers New World Life Insurance Company - Whole Life Plan-Death Benefit $150000.** Line from *Schedule A/B*: 31	$8,892.39	☑ $8,892.39 ☐ 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: Additional Page

Brief description of the property and line on *Schedule A/B* that lists this property	**Current value of the portion you own** Copy the value from *Schedule A/B*	**Amount of the exemption you claim** *Check only one box for each exemption*	**Specific laws that allow exemption**
Brief description: **Four Transamerica Term Life Insurance Policy with Zero Cash Equity Value $1,583,045.00.** Line from *Schedule A/B:* **31**	**$0.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**
Brief description: **Transamerica Life Insurance - Long Term Care $1,000,000 and Accelerated Death Benefit $500,000.** Line from *Schedule A/B:* **31**	**$0.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**
Brief description: **Transamerica Term Life Insurance $1,000,000.** Line from *Schedule A/B:* **31**	**$0.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Ins. Code §§ 1108.001, 1108.051**
Brief description: **Provisions/Foodstuffs for family consuption.** Line from *Schedule A/B:* **53**	**$630.00**	☑ **$630.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(2)**
Brief description: **Bibles $100.** Line from *Schedule A/B:* **53**	**$100.00**	☑ **$100.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code § 42.001(b)(4)**
Brief description: **Garden Tractor/Mower $400.** Line from *Schedule A/B:* **53**	**$400.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**
Brief description: **Patio Table/Chairs $400, BBQ Pit $200.** Line from *Schedule A/B:* **53**	**$600.00**	☑ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)**

Fill in this information to identify your case:

Debtor 1: **Zulema** (First Name) **Leyva** (Middle Name) **Espinoza** (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known): **17-31413-H4-13**

☑ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. **Do any creditors have claims secured by your property?**

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
☑ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. **List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A **Amount of claim** Do not deduct the value of collateral	Column B **Value of collateral that supports this claim**	Column C **Unsecured portion** If any
2.1	**$30,000.00**	**$23,162.50**	**$6,837.50**

Alphera Financial Services
Creditor's name
PO Box 3608
Number Street

Dublin (City) **OH** (State) **43016-0306** (ZIP Code)

Describe the property that secures the claim:
2013 Chevrolet Silverado 2500 HD

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another

☑ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
☑ An agreement you made (such as mortgage or secured car loan)
☑ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☑ Other (including a right to offset)
Installment Sales Contract

Date debt was incurred ______

Last 4 digits of account number ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here: **$30,000.00**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 1: Additional Page

After listing any entries on this page, number them sequentially from the previous page.

	Column A **Amount of claim** Do not deduct the value of collateral	Column B **Value of collateral that supports this claim**	Column C **Unsecured portion** If any
2.2	$18,755.54	$29,450.00	
2.3	$874.60	$874.60	

2.2

Ford Motor Credit Company LLC
Creditor's name
Dept. 55953, P.O. Box 55000
Number Street

Detroit MI 48255
City State ZIP Code

Describe the property that secures the claim:
2012 FORD F350 TRUCK

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☑ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☑ Other (including a right to offset) **Installment Sales Contract**

Date debt was incurred ______ **Last 4 digits of account number** ___ ___ ___ ___

2.3

Harris County WCID #74
Creditor's name
11500 NE Freeway Ste. 465
Number Street

Houston TX 77092
City State ZIP Code

Describe the property that secures the claim:
5035 Sandydale Lane, Houston, TX 77039

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☑ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☑ Other (including a right to offset) **Municipal Utility Development Taxes**

Date debt was incurred ______ **Last 4 digits of account number** 2 0 1 6

Add the dollar value of your entries in Column A on this page. Write that number here: **$19,630.14**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 1:	**Additional Page** **After listing any entries on this page, number them sequentially from the previous page.**	*Column A* **Amount of claim** Do not deduct the value of collateral	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any

2.4

Presto LLC
Creditor's name
c/o Patterson Boyd & Lowery PC
Number Street
2101 Louisiana

Houston **TX** **77002**
City State ZIP Code

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this claim relates to a community debt**

Date debt was incurred ______

Describe the property that secures the claim: **$110,000.00** **$96,817.00** **$13,183.00**

5035 Sandydale Lane, Houston, TX 77039

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☑ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Last 4 digits of account number ___ ___ ___ ___

2.5

Spectrum Association Management
Creditor's name
16690 Park Row
Number Street

Houston **TX** **77084**
City State ZIP Code

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this claim relates to a community debt**

Date debt was incurred ______

Describe the property that secures the claim: **$1,074.25** **$308,455.00** ______

9742 Carina Forest Court, Humble, TX 77396-4385

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☑ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☑ Other (including a right to offset) **Collecting for - Fall Creek HOA**

Last 4 digits of account number ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here: **$111,074.25**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 1: **Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

	Column A **Amount of claim** Do not deduct the value of collateral	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.6	$211,374.63	$308,455.00	
2.7	$164,657.40	$164,657.40	

2.6

Wells Fargo Home Mortgage
Creditor's name
PO Box 10335
Number Street

Des Moines **IA** **50306-0335**
City State ZIP Code

Describe the property that secures the claim:
9742 Carina Forest Court, Humble, TX 77396-4385

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☑ An agreement you made (such as mortgage or secured car loan)
- ☑ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☑ Other (including a right to offset) **Mortgage**

Date debt was incurred ________ **Last 4 digits of account number** ___ ___ ___ ___

2.7

Wells Fargo Home Mortgage
Creditor's name
PO Box 10335
Number Street

Des Moines **IA** **50306-0335**
City State ZIP Code

Describe the property that secures the claim:
9742 Carina Forest Court, Humble, TX 77396-4385

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☑ Other (including a right to offset) **Mortgage arrears**

Date debt was incurred Various **Last 4 digits of account number** ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here: **$376,032.03**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 1: **Additional Page**

After listing any entries on this page, number them sequentially from the previous page.

		Column A **Amount of claim** Do not deduct the value of collateral	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.8	**Describe the property that secures the claim:**	**$20,828.10**	**$20,828.10**	

Wells Fargo Home Mortgage
Creditor's name
PO Box 10335
Number Street

Des Moines **IA** **50306-0335**
City State ZIP Code

9742 Carina Forest Court, Humble, TX 77396-4385

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who owes the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☑ Other (including a right to offset) **Mortgage arrears**

Date debt was incurred **Various** **Last 4 digits of account number** ___ ___ ___ ___

Add the dollar value of your entries in Column A on this page. Write that number here: **$20,828.10**

If this is the last page of your form, add the dollar value totals from all pages. Write that number here: **$557,564.52**

Debtor 1 Zulema Leyva Espinoza Case number (if known) 17-31413-H4-13

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

1

Aldine ISD- Tax Office
Name
14909 Aldine Westfield Road
Number Street

Houston **TX** **77032**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ______

Last 4 digits of account number ___ ___ ___ ___

2

Alief ISD
Name
14909 Aldine Westfield Road
Number Street

Houston **TX** **77032-3027**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ______

Last 4 digits of account number 0 2 2 1

3

Atty. Owen Mark Sonik
Name
Perdue Brandon et al
Number Street
1235 North Loop West, Ste 600

Houston **TX** **77008**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ______

Last 4 digits of account number ___ ___ ___ ___

4

Atty. R. Christopher Naylor
Name
Devlin Naylor and Turbyfill
Number Street
5120 Woodway, Ste 9000

Houston **TX** **77056-1725**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ______

Last 4 digits of account number ___ ___ ___ ___

5

Buckley Madole, P.C.
Name
14841 Dallas Parkway, Ste. 300
Number Street

Dallas **TX** **75254**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ______

Last 4 digits of account number ___ ___ ___ ___

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: List Others to Be Notified for a Debt That You Already Listed -- Continuation Page

6

Harris County et al
Name
c/o John P. Dillman
Number Street
Linebarger Goggan Blair & Sampson LLP
P.O. Box 3064
Houston **TX** **77253-3064**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

7

Harris County MUD #49
Name
11111 Katy Freeway #725
Number Street
Houston **TX** **77079-2197**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

8

Harris County Municipal Utility District
Name
11111 Katy Freeway, Suite 725
Number Street
Houston **TX** **77079**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

9

Humble Independent School District
Name
P.O. Box 4020
Number Street
Houston **TX** **77210**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

10

Linebarger Goggan et al
Name
1301 Travis Street, Suite 300
Number Street
Houston **TX** **77002**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

11

Mackie Wolf Zientz & Mann P.C.
Name
14160 North Dallas Parkway Suite 900
Number Street
Dallas **TX** **75254**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ____
Last 4 digits of account number ___ ___ ___ ___

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: List Others to Be Notified for a Debt That You Already Listed -- Continuation Page

12

Perdue Brandon et al
Name
1235 North Loop West
Number Street
Ste 600

Houston **TX** **77008**
City State ZIP Code

On which line in Part 1 did you enter the creditor? ______

Last 4 digits of account number ____ ____ ____ ____

Fill in this information to identify your case:

Debtor 1: **Zulema** (First Name) **Leyva** (Middle Name) **Espinoza** (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known): **17-31413-H4-13**

☑ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property.* If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**
   - ☐ No. Go to Part 2.
   - ☑ Yes.

2. **List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

   (For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

	Total claim	Priority amount	Nonpriority amount
2.1	$22,631.01	$22,631.01	$0.00

Internal Revenue Service
Priority Creditor's Name
PO Box 7346
Number Street

Philadelphia (City) **PA** (State) **19101-7346** (ZIP Code)

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? ______

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Type of PRIORITY unsecured claim:
- ☐ Domestic support obligations
- ☑ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☐ Other. Specify

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 1: Your PRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

	Total claim	Priority amount	Nonpriority amount
2.2	$3,660.00	$3,660.00	$0.00

Jesse Aguinaga, Attorney at Law, P.C.
Priority Creditor's Name
The Center, 8323 S.W. Frwy., Suite 670
Number Street

Houston **TX** **77074**
City State ZIP Code

Who incurred the debt? Check one.

- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☑ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☑ No
- ☐ Yes

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? 08/14/2016

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of PRIORITY unsecured claim:

- ☐ Domestic support obligations
- ☐ Taxes and certain other debts you owe the government
- ☐ Claims for death or personal injury while you were intoxicated
- ☑ Other. Specify
  Attorney fees for this case

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
☑ Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.
If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1 **$26,258.18**

Amada Amemrica Inc.
Nonpriority Creditor's Name
7025 Firestone Blvd.
Number Street

Buena Park **CA** **90621**
City State ZIP Code

Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another
☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? ________
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify
Outstanding Debt

4.2 **$2,837.21**

American InfoSource LP as agent for
Nonpriority Creditor's Name
Verizon
Number Street
PO Box 248838

Oklahoma City **OK** **73124-8838**
City State ZIP Code

Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another
☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? ________
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify
Outstanding Debt

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3

Beta International — **$165,000.00**
Nonpriority Creditor's Name
8303 Millet Street
Number Street
Houston, TX 770
City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? ________
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☑ At least one of the debtors and another
☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify
Outstanding Debt

4.4

Capitol One Services, LLC — **$1,500.00**
Nonpriority Creditor's Name
PO Box 70886
Number Street
Charlotte **NC** **28272-9903**
City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? ________
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify
Credit Card

4.5

Chase — **$9,875.86**
Nonpriority Creditor's Name
PO Box 15298
Number Street
Wilmington **DE** **19850-5298**
City State ZIP Code

Last 4 digits of account number 8 4 0 0
When was the debt incurred? ________
As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.
☑ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
☑ No
☐ Yes

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
☑ Other. Specify
Credit Card

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.6

$5,070.67

Discover Bank
Nonpriority Creditor's Name
Discover Products Inc
Number Street
PO Box 3025

New Albany **OH** **43054-3025**
City State ZIP Code

Last 4 digits of account number 1 8 0 2

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☑ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify
  Credit Card

5070.67

4.7

$1,946.90

eCAST Settlement Corporation
Nonpriority Creditor's Name
PO Box 29262
Number Street

New York **NY** **10087-9262**
City State ZIP Code

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred?

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ☑ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify
  Outstanding Debt

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.8

$3,000.00

First Community Credit Union
Nonpriority Creditor's Name
Collections Department
Number Street
P.O. Box 840129

Houston TX 77284-0129
City State ZIP Code

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? ____________

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Default/Deficiency Liability**

4.9

$7,460.29

Internal Revenue Service
Nonpriority Creditor's Name
PO Box 7346
Number Street

Philadephia PA 19101-7346
City State ZIP Code

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

7460.29

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? ____________

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Taxes**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.10

Loft — Nonpriority Creditor's Name
PO Box 182273 — Number Street
Columbus OH 43218-2273 — City State ZIP Code

$150.00

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? ________
As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Credit Card**

4.11

People's Trust Federal Credit Union — Nonpriority Creditor's Name
P.O. Box 4511 — Number Street
Houston TX 77210 — City State ZIP Code

$5,369.20

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? ________
As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Outstanding Debt**

4.12

TD Auto Finance — Nonpriority Creditor's Name
PO BOX 551080 — Number Street
Jacksonville FL 32255 — City State ZIP Code

$15,824.95

Last 4 digits of account number ___ ___ ___ ___
When was the debt incurred? ________
As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify **Default Judgement/Unsecured**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.13

$22,662.18

Vital Recovery Svcs., Inc.
Nonpriority Creditor's Name
PO Box 923748
Number Street

Peachtree Corners GA 30010-3748
City State ZIP Code

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? ________

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify

Collecting for - BMW Financial Services NA, LLC

4.14

$6,717.00

Wells Fargo
Nonpriority Creditor's Name
PO Box 14517
Number Street

Des Moines IA 50306
City State ZIP Code

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☑ At least one of the debtors and another

☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number 4 7 8 6

When was the debt incurred? ________

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify

Credit Card

4.15

$1,200.00

Wells Fargo Card Services
Nonpriority Creditor's Name
Recovery Dept.
Number Street
PO Box 9210

West Des Moines IA 50306
City State ZIP Code

Who incurred the debt? Check one.
- ☑ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

☑ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ☑ No
- ☐ Yes

Last 4 digits of account number ___ ___ ___ ___

When was the debt incurred? ________

As of the date you file, the claim is: Check all that apply.
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☑ Other. Specify

Credit Card

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Ally Financial
Name
PO Box 380903
Number Street

Bloomington **MN** **55438-0903**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number __ __ __ __

Ascension Capital Group, L.P.
Name
PO Box 201347
Number Street

Arlington **TX** **76006**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number __ __ __ __

Ascentium Capital
Name
23970 Highway 59 N
Number Street

Kingwood **TX** **77339**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number __ __ __ __

Associated Mortgage Investors
Name
710 N. Post Oak Road #208
Number Street

Houston **TX** **77024**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number __ __ __ __

Atty. Jason Medley
Name
1233 West Loop South, Ste. 1000
Number Street

Houston **TX** **77027**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims
Last 4 digits of account number __ __ __ __

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

BMW Bank of North America, Inc. Departme
Name
PO Box 201347
Number Street

Arlington **TX** **76006**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number __ __ __ __

CAN Capital Asset Servicing Inc
Name
c/o Blenden Roth Law Firm
Number Street
2217 Harwood Road

Bedford **TX** **76021-3607**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number __ __ __ __

David G.Peake
Name
Chapter 13 Trustee
Number Street
9660 Hillcroft, Suite 430

Houston **TX** **77096**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number __ __ __ __

Equifax
Name
1550 Peach Tree Street N.W.
Number Street

Atlanta **GA** **30309**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number __ __ __ __

Experian
Name
475 Anton Blvd.
Number Street

Costa Mesa **CA** **92626**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number __ __ __ __

Gaither Law Firm, PLLC
Name
5111 Center Street
Number Street

Houston **TX** **77007**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line ______ of *(Check one):* ☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number __ __ __ __

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

Hird, Chu & Lawji, PLLC
Name
Attoneys at Law
Number Street
1644 Research Forest Drive, Ste. 140

The Woodlands **TX** **77381**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of *(Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

LeClairRyan
Name
1233 West Loop South, Ste. 1000
Number Street

Houston **TX** **77027**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of *(Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

MBank
Name
17898 SW McEwan Road
Number Street

Tigard **OR** **97224**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of *(Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Mortgage Finance Partners LLC
Name
c/o Superior Loan Servicing
Number Street
24013 Ventura Blvd., Ste. 200

Calabasas **CA** **91302**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of *(Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Patterson, Boyd, & Lowery, PC
Name
2101 Louisiana
Number Street

Houston **TX** **77002**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of *(Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

SunTrust Bank
Name
P.O. Box 4418
Number Street

Atlanta **GA** **30302-4418**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?
Line _____ of *(Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 3: List Others to Be Notified About a Debt That You Already Listed -- Continuation Page

Trans Union
Name
2 Baldwin Place
Number Street
1510 Chester Pike

Crum Lynne **PA** **19022**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ______ of *(Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

US Trustee
Name
Judy A. Robbins
Number Street
515 Rusk Street, Ste. 3516

Houston **TX** **77002**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ______ of *(Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Visio Financial Services
Name
1905 Kramer Lane, Ste. B700
Number Street

Austin **TX** **78758**
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line ______ of *(Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number ___ ___ ___ ___

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

				Total claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	$0.00
	6b.	**Taxes and certain other debts you owe the government**	6b.	$22,631.01
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	$0.00
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d. +	$3,660.00
	6e.	**Total.** Add lines 6a through 6d.	6d.	$26,291.01

				Total claim
Total claims from Part 2	6f.	**Student loans**	6f.	$0.00
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$0.00
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	$0.00
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount here.	6i. +	$274,872.44
	6j.	**Total.** Add lines 6f through 6i.	6j.	$274,872.44

Fill in this information to identify your case:

Debtor 1	**Zulema**	**Leyva**	**Espinoza**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known) **17-31413-H4-13**

☑ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

☑ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.

☐ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease	State what the contract or lease is for

Fill in this information to identify your case:

Debtor 1: **Zulema** (First Name) **Leyva** (Middle Name) **Espinoza** (Last Name)

Debtor 2 (Spouse, if filing): First Name / Middle Name / Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known): **17-31413-H4-13**

☑ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No
☑ Yes

2. Within the last 8 years, have you lived in a community property state or territory? *(Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No. Go to line 3.
☑ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

- ☐ No
- ☑ Yes

In which community state or territory did you live? **Texas** Fill in the name and current address of that person.

Sigifredo Mendez Espinoza, Jr.
Name of your spouse, former spouse, or legal equivalent
9742 Carina Forest Court
Number Street

Humble (City) **TX** (State) **77396-4385** (ZIP Code)

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on ***Schedule D*** **(Official Form 106D),** ***Schedule E/F*** **(Official Form 106E/F), or** ***Schedule G*** **(Official Form 106G). Use** ***Schedule D, Schedule E/F, or Schedule G*** **to fill out Column 2.**

	Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	**Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **5.1** ☐ Schedule G, line **Ally Financial**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Additional Page to List More Codebtors

Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.2 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☑ Schedule D, line **2.1** ☐ Schedule E/F, line ☐ Schedule G, line **Alphera Financial Services**
3.3 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **4.1** ☐ Schedule G, line **Amada Amemrica Inc.**
3.4 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **4.2** ☐ Schedule G, line **American InfoSource LP as agent for**
3.5 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **5.3** ☐ Schedule G, line **Ascentium Capital**
3.6 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **4.3** ☐ Schedule G, line **Beta International**
3.7 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **4.7** ☐ Schedule G, line **eCAST Settlement Corporation**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Additional Page to List More Codebtors

Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.8 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **4.8** ☐ Schedule G, line **First Community Credit Union**
3.9 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☑ Schedule D, line **2.3** ☐ Schedule E/F, line ☐ Schedule G, line **Harris County WCID #74**
3.10 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **2.1** ☐ Schedule G, line **Internal Revenue Service**
3.11 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **4.9** ☐ Schedule G, line **Internal Revenue Service**
3.12 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **4.11** ☐ Schedule G, line **People's Trust Federal Credit Union**
3.13 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☑ Schedule D, line **2.4** ☐ Schedule E/F, line ☐ Schedule G, line **Presto LLC**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Additional Page to List More Codebtors

Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.14 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☑ Schedule D, line **2.5** ☐ Schedule E/F, line ☐ Schedule G, line **Spectrum Association Management**
3.15 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **5.17** ☐ Schedule G, line **SunTrust Bank**
3.16 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **4.12** ☐ Schedule G, line **TD Auto Finance**
3.17 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **5.20** ☐ Schedule G, line **Visio Financial Services**
3.18 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☐ Schedule D, line ☑ Schedule E/F, line **4.14** ☐ Schedule G, line **Wells Fargo**
3.19 **Spouse Name Not Entered** Name Number Street City State ZIP Code	☑ Schedule D, line **2.6** ☐ Schedule E/F, line ☐ Schedule G, line **Wells Fargo Home Mortgage**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

Additional Page to List More Codebtors

Column 1: **Your codebtor**

Column 2: **The creditor to whom you owe the debt**

Check all schedules that apply:

3.20 **Spouse Name Not Entered**
Name

Number Street

City State ZIP Code

☑ Schedule D, line **2.7**
☐ Schedule E/F, line
☐ Schedule G, line
Wells Fargo Home Mortgage

3.21 **Spouse Name Not Entered**
Name

Number Street

City State ZIP Code

☑ Schedule D, line **2.8**
☐ Schedule E/F, line
☐ Schedule G, line
Wells Fargo Home Mortgage

Fill in this information to identify your case:

Debtor 1	**Zulema**	**Leyva**	**Espinoza**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known) **17-31413-H4-13**

Check if this is:

☑ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☐ Employed ☑ Not employed	☑ Employed ☐ Not employed
Occupation	**Currently Unemployed**	**Project Manager**
Employer's name		**Eco Friendly Products LLC**
Employer's address	Number Street	**12202 Lakewood Valley Court** Number Street **Cypress, TX 77429** **Eco Friendly Products LLC**
	City State Zip Code	City State Zip Code
How long employed there?		**Recently Employed**

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$0.00	$9,000.00
3. Estimate and list monthly overtime pay.	3. +	$0.00	$0.00
4. Calculate gross income. Add line 2 + line 3.	4.	$0.00	$9,000.00

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

			For Debtor 1	For Debtor 2 or non-filing spouse
	Copy line 4 here ... ➔	4.	$0.00	$9,000.00
5.	**List all payroll deductions:**			
	5a. Tax, Medicare, and Social Security deductions	5a.	$0.00	$0.00
	5b. Mandatory contributions for retirement plans	5b.	$0.00	$0.00
	5c. Voluntary contributions for retirement plans	5c.	$0.00	$0.00
	5d. Required repayments of retirement fund loans	5d.	$0.00	$0.00
	5e. Insurance	5e.	$0.00	$0.00
	5f. Domestic support obligations	5f.	$0.00	$0.00
	5g. Union dues	5g.	$0.00	$0.00
	5h. Other deductions. Specify:	5h. +	$0.00	$0.00
6.	**Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	$0.00	$0.00
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$0.00	$9,000.00
8.	**List all other income regularly received:**			
	8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$0.00	$0.00
	8b. Interest and dividends	8b.	$0.00	$0.00
	8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$0.00	$0.00
	8d. Unemployment compensation	8d.	$0.00	$0.00
	8e. Social Security	8e.	$0.00	$0.00
	8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: **N/A**	8f.	$0.00	$0.00
	8g. Pension or retirement income	8g.	$0.00	$0.00
	8h. Other monthly income. Specify: **See continuation sheet**	8h. +	$0.00	$0.00
9.	**Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	$0.00	$0.00

10. **Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. **$0.00** + **$9,000.00** = **$9,000.00**

11. **State all other regular contributions to the expenses that you list in Schedule J.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: **N/A** 11. + **$0.00**

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. 12. **$9,000.00**
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
☐ No.
☑ Yes. Explain: **Debtor is attempting to return to part-time or full time employment. Non Petitioner Spouse attempting to increase contract income.**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

	For Debtor 1	For Debtor 2 or non-filing spouse
8h. Other Monthly Income (details)		
N/A	**$0.00**	**$0.00**
N/A	**$0.00**	**$0.00**
N/A	**$0.00**	**$0.00**
Totals:	**$0.00**	**$0.00**

Fill in this information to identify your case:

Debtor 1	**Zulema**	**Leyva**	**Espinoza**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known) **17-31413-H4-13**

Check if this is:

- ☑ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

____
MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

- ☑ No. Go to line 2.
- ☐ Yes. **Does Debtor 2 live in a separate household?**
  - ☐ No
  - ☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. **Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☑ Yes. Fill out this information for each dependent....................

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	**17**	☐ No ☑ Yes
Daughter	**15**	☐ No ☑ Yes
Husband	**44**	☐ No ☑ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**

- ☑ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	**$0.00**
If not included in line 4:		
4a. Real estate taxes	4a.	**$0.00**
4b. Property, homeowner's, or renter's insurance	4b.	**$0.00**
4c. Home maintenance, repair, and upkeep expenses	4c.	**$50.00**
4d. Homeowner's association or condominium dues	4d.	**$83.33**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

			Your expenses
5.	**Additional mortgage payments for your residence,** such as home equity loans	5.	**$0.00**
6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a.	**$305.00**
	6b. Water, sewer, garbage collection	6b.	**$67.00**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	**$284.00**
	6d. Other. Specify: **N/A**	6d.	**$0.00**
7.	**Food and housekeeping supplies**	7.	**$600.00**
8.	**Childcare and children's education costs**	8.	**$0.00**
9.	**Clothing, laundry, and dry cleaning**	9.	**$100.00**
10.	**Personal care products and services**	10.	**$100.00**
11.	**Medical and dental expenses**	11.	**$180.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	**$400.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	**$50.00**
14.	**Charitable contributions and religious donations**	14.	**$90.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	**$0.00**
	15b. Health insurance	15b.	**$0.00**
	15c. Vehicle insurance	15c.	**$80.00**
	15d. Other insurance. Specify: **N/A**	15d.	**$0.00**
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: **N/A**	16.	**$1,710.67**
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1 **N/A**	17a.	**$0.00**
	17b. Car payments for Vehicle 2 **N/A**	17b.	**$0.00**
	17c. Other. Specify: **N/A**	17c.	**$0.00**
	17d. Other. Specify: **N/A / N/A**	17d.	**$0.00**
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** **N/A**	18.	**$0.00**
19.	**Other payments you make to support others who do not live with you.** Specify: **N/A**	19.	**$0.00**

Debtor 1 **Zulema Leyva Espinoza** Case number (if known) **17-31413-H4-13**

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

20a.	Mortgages on other property	20a.	**$0.00**
20b.	Real estate taxes	20b.	**$0.00**
20c.	Property, homeowner's, or renter's insurance	20c.	**$0.00**
20d.	Maintenance, repair, and upkeep expenses	20d.	**$0.00**
20e.	Homeowner's association or condominium dues	20e.	**$0.00**

21. Other. Specify: ______ 21. + ______

22. Calculate your monthly expenses.

22a.	Add lines 4 through 21.	22a.	**$4,100.00**
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
22c.	Add line 22a and 22b. The result is your monthly expenses.	22c.	**$4,100.00**

23. Calculate your monthly net income.

23a.	Copy line 12 (your combined monthly income) from Schedule I.	23a.	**$9,000.00**
23b.	Copy your monthly expenses from line 22c above.	23b.	– **$4,100.00**
23c.	Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	**$4,900.00**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☑ No.
☐ Yes. Explain here:
None.

Fill in this information to identify your case:

Debtor 1	**Zulema**	**Leyva**	**Espinoza**
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: **SOUTHERN DISTRICT OF TEXAS**

Case number (if known) **17-31413-H4-13**

☑ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☑ No

☐ Yes. Name of person __________ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ Zulema Leyva Espinoza**
Zulema Leyva Espinoza, Debtor 1

Date **03/20/2017**
MM / DD / YYYY

X __________
Signature of Debtor 2

Date __________
MM / DD / YYYY